# Case 14-45013 Doc 1 Filed 12/18/14 Entered 12/18/14 13:07:48 Desc Main Document Page 1 of 42

B1 (Official Form 1) (					·				74			
		atted States Bar orthern Distric				VOLUNTARY PETITION						
Name of Debtor (if is				IIIOIS	<del></del>	Name of Joint Debtor (Spouse) (Last, First, Middle):						
Chambers, Shav	vndora C.		<i></i>			· ·						
All Other Names use (include married, ma	d by the Debtor iden, and trade n	in the last 8 years names):				All Other Names used by the Joint Debtor in the last 8 years					·	
N/A					(include married, maiden, and trade names):							
Last four digits of So (if more than one, sta 6262	c. Sec. or Individuelle te all):	dual-Taxpayer I.D	. (ITIN)/	Complete EIN	·	Last for	r digits of S than one, st	oc. Se ate al	ec, or Individual-	-Taxpayer I	I.D. (ITIN)/Complete	EIN
Street Address of Del	btor (No. and Str	reet, City, and Stat	e):		· · · · · · · · · · · · · · · · · · ·	Street A	ddress of lo	int D	ebtor (No. and S	mat City	and Ctata).	· · · · · · · · · · · · · · · · · · ·
1114 W. 83rd Str Chicago, IL			-7-			Sirver	Marcss () 10	ин хэ	cotor (140, and 3	neer, Chy,	ano statej:	
<u> </u>	···		Z.	P CODE 60620	]						ZIP CODE	
County of Residence Cook	or of the Princip	al Place of Busine	SS:			County	of Residence	or o	f the Principal Pl	ace of Bus	iness:	***************************************
Mailing Address of D	ebtor (if differen	nt from street addr	ess):			Mailing	Address of J	oint .	Debtor (if differe	ent from str	eet address):	
Location of Principal	Appete of Purine	ose Dahtar (if Jiffe		P CODE	1_		······································			··	ZIP CODE	
	A LOSE OF LOUSING	ess Deoloi (ii dilie	иси поп	i street address abo	ove):						ZIP CODE	
(Fo	Type of Debtor orm of Organizat (Check one box.	tion)	(	Natur Check one box.)	e of E	Business					y Code Under Which I (Check one box.)	b
✓ Individual (inch  See Exhibit D on  Corporation (inc  Partnership	ndes Joint Debton  page 2 of this feludes LLC and I  is not one of the	rs) orm. LLP) above entities, che	.ck [	Health Care Busines Single Asset Real E 11 U.S.C. § 101(51) Railroad Stockbroker Commodity Broker Clearing Bank			defined in		Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13		Chapter 15 Petition Recognition of a For Main Proceeding Chapter 15 Petition: Recognition of a For Nonmain Proceeding	reign for reign
Cl	hapter 15 Debto	ırs		-1 -011,01	Yamn:	t Entity			<del></del>	Nature of	a *	
Country of debtor's ce Each country in which against debtor is pendi	a foreign procee	of main interests: (Check box, if			x, if a x-exe of the	empt organization the United States Revenue Code).  Debts are primarily consumer the debts, defined in 11 U.S.C. the primarily debts are primarily business debts. The debts are primarily for a personal, family, or			ebts.			
	Filing Fe	e (Check one box.	)	<del></del>	Т		1	<del></del>	Chapter 11		······································	
Full Filing Fee at	ttached					Check or						ı
						Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).						
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).								
C THE PROPERTY OF THE PROPERTY					Check all applicable boxes:  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).							
tatistical/Administra	tive Informatio	n	<del></del>			OI C	conors, in a	CCOTO	ance with 11 U.S	s.c. § 1126	(b). THIS SPACE IS	FOR
<ul> <li>Debtor estin</li> </ul>	nates that funds v nates that, after a to unsecured cre	my exempt propert	r distribt y is excli	ntion to unsecured and administr	credit rative	ors, expenses	paid, there w	rill be	no funds availal	ole for	COURT USE OF	NLY
stimated Number of C	reditors				<del></del>	··					- THE THESE	
<b>2</b> □	100-199		] )00- )00	5,001- 10,000	10,0 25,0		25,001- 50,000		50,001- 100,000	Over Over	OEC 1	
stimated Assets	П	<u></u>	<del></del>	F-113							78	2012
Z	\$100,001 to \$500,000	to \$1 to	 ,000,001 \$10 llion	\$10,000,001 to \$50 million	\$50, to \$: mill		\$100,000,0 to \$500 million	100	\$500,000,001 to \$1 billion	More that		07
stimated Liabilities	О		· · · · · · · · · · · · · · · · · · ·			1941	minion				75	vi q

# Case 14-45013 Doc 1 Filed 12/18/14 Entered 12/18/14 13:07:48 Desc Main Document Page 2 of 42

B1 (Official Fo			Page 2
Voluntary Po	etition ust be completed and filed in every case.)	Name of Debtor(s): Shawndora C. Chambers	r age 2
Train page mi	All Prior Bankruptcy Cases Filed Within Last 8	Veers (If more than two attach additional de-	- 1
Location	, , , , , , , , , , , , , , , , , , , ,	Case Number:	Date Filed:
Where Filed: Location			
Where Filed:		Case Number:	Date Filed:
Name of Debi	Pending Bankruptcy Case Filed by any Spouse, Partner, or Af	filiate of this Debtor (If more than one, attach	additional sheet.)
Name of Degr	.or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
*****			
of the Securiti	Exhibit A  eted if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) es Exchange Act of 1934 and is requesting relief under chapter 11.)  A is attached and made a part of this petition.	Exhibit  (To be completed if debte whose debts are primarily  I, the attorney for the petitioner named in the informed the petitioner that [he or she] may perfectly the state of title 11, United States Code, and have expected chapter. I further certify that I have delibered to the state of	or is an individual consumer debts.)  foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13 lained the relief available under each
		Signature of Attorney for Debtor(s)	Date)
Exhibit D	Exhibited by every individual debtor. If a joint petition is filed, each spouse must, completed and signed by the debtor, is attached and made a part of this p	t complete and attach a separate Exhibit D.)	
If this is a joint	petition:  ), also completed and signed by the joint debtor, is attached and made a pa	art of this petition.	
Œ	Information Regarding (Check any appli Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days	icable box.)  f business, or principal peaces in this Director of	or 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partner	er, or partnership pending in this District	
	Debtor is a debtor in a foreign proceeding and has its principal place of no principal place of business or assets in the United States but is a obstrict, or the interests of the parties will be served in regard to the rel	of business or principal assets in the United Stat	tes in this District, or has ral or state court] in this
	Certification by a Debtor Who Resides a (Check all applica	s a Tenant of Residential Property able boxes.)	
	Landlord has a judgment against the debtor for possession of debtor	's residence. (If box checked, complete the following	owing.)
	ē	(Name of landlord that obtained judgment)	
F1		Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are cirentire monetary default that gave rise to the judgment for possession.	, after the judgment for possession was entered,	and
	Debtor has included with this petition the deposit with the court of ar of the petition.	ny rent that would become due during the 30-day	y period after the filing
	· · · · · · · · · · · · · · · · · · ·		1

# Case 14-45013 Doc 1 Filed 12/18/14 Entered 12/18/14 13:07:48 Desc Main Document Page 3 of 42

B1 (Official Form 1) (04/13)	Page 3
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s): Shawndora C. Chambers
	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, 11, 12	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
or 13 of title 11, United States Code, understand the relief available under each such	(Check only one box.)
chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
x hamber 5 Signature of Debtor	X (Signature of Foreign Representative)
X Signature of Joint Debtor  (5) 3 (5) 150	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney) Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankning to netition preparer as
	defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information
Printed Name of Attorney for Debtor(s)	required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and (3) if rules or
Firm Name	guidelines have been promulgated pursuant to 11 U.S.C. § 110(b) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is
Address	attached.
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date	
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Address
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	X Signature
X Signature of Authorized Individual	Date
Printed Name of Authority IV 12 12	Signature of bankruptcy petition preparer or officer, principal, responsible person, or
Title of Authorized Individual	partner whose Social-Security number is provided above.
Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an
	individual.
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Shawndora C. Chambers	Case No.
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- I. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 1 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

В	lD	(Official	Form	1.	Exh.	D)	(12/09)	- Con
		(		* 5		~,	(14/0)	- CO

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- 1 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor Landon Chamber

Date: 3-19-14

B 6 Summary (Official Form 6 - Summary) (12/13)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Shawndora C. Chambers	Case No.
Debtor	**************************************
	Chapter 7

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	у	1	s 0.00		
B - Personal Property	у	3	s 2,450.00	1: <sub>1:1</sub> 1: V v	
C - Property Claimed as Exempt	у	1			
D - Creditors Holding Secured Claims	У	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	у	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	у	3		s 10,716.00	
G - Executory Contracts and Unexpired Leases	у	1			
H - Codebtors	У	1			
1 - Current Income of Individual Debtor(s)	у	2			\$ 1,557.80
J - Current Expenditures of Individual Debtors(s)	у	3			\$ 1,917.00
Т	OTAL	18	\$ 2,450.00	s 10,716.00	

B 6 Summary (Official Form 6 - Summary) (12/13)

## UNITED STATES BANKRUPTCY COURT

		 Northern District of Illinois		
In re	Shawndora C. Chambers  Debtor		Case No.	
	Deviol		Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Fightle.		***************************************
Type of Liability	Amoi	ınt
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the following:

Average Income (from Schedule I, Line 12)	s	1,557.80
Average Expenses (from Schedule J, Line 22)	\$	1,917.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$	1,745.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 10,716.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 10,716.00

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B6A (Official Form 6A) (12/07)	
In re Shawndora C. Chambers	Case No.
Debtor	(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None.				
		THE SAME AND THE PARTY OF THE P		
		Annual Marie Control		

(Report also on Summary of Schedules.)

## Case 14-45013 Doc 1 Filed 12/18/14 Entered 12/18/14 13:07:48 Desc Main Document Page 9 of 42

In re Shawndora C. Chambers ,	Case No.
Debtor	(If known)

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name, See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

WWW				
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HISBAND, WIFE, YOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	×			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.		Furniture		1,000.00
Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.		Used Clothing		1,250.00
7. Furs and jewelry.		Earrings, Necklace		200.00
8. Firearms and sports, photographic, and other hobby equipment.	х			
Interests in insurance policies.     Name insurance company of each policy and itemize surrender or refund value of each.	x			·
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	×			

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B 6B (Official Form 6B) (12/07) -- Cont.

In re Shawndora C. Chambers ,	Case No.
Debtor	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HISBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	×			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			A MANGAN
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		The state of the s	

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	Debtor	(	lf known)
In re	Shawndora C. Chambers	Case No.	
R 0B (	Official Form 6B) (12/07) Cont.		

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x	1996 3 (398.4.3)		
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	х	7		
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x	VIN BURNEY		
34. Farm supplies, chemicals, and feed.	x	<b> </b>		
35. Other personal property of any kind not already listed. Itemize.	x			
		O continuation sheets attached Total	-   9	2,450.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (04/13)

In re Shawndora C. Chambers ,	Case No.
Debtor	(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the	exemptions	to which	debtor	is entitled t	ınder:
(Check one box)					

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3) ☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Clothes	735 ILCS 5/12-1001(a)	1,250.00	1,250.00
Furniture	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
Jewelry	735 ILCS 5/12-1001(a)	200.00	200.00

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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3 6D (Official Form 6D) (12/	97)		
In re	Shawndora C. Chambers ,	Case No.	
	Debtor		(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H—Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.				Ì				
			;					
			VALUE \$					
ACCOUNT NO.								
			:					
			VALUES					
O continuation sheets attached			Subtotal ► (Total of this page)				\$	\$
			Total ► (Use only on last page)				\$	\$
						•	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Liabilities and Related

Data.)

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B 6D (Official Form 6D) (12/07) – Cont.		2
In re Shawndora C. Chambers , Debtor	Case No(if known)	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	PORTION, IF
ACCOUNT NO.						****		
			VALUE \$					
ACCOUNT NO.								
ACCOUNT NO.			VALUE \$					
			**************************************			ļ		]
				1		***************************************		
			VALUE \$			Ì		
ACCOUNT NO.								
		-	VALUE \$		Ì			
ACCOUNT NO.								
Sheet no. of 0 continua	tion		VALUE \$				·	
sheets attached to Schedule of Creditors Holding Secured Claims	uiOII		Subtotal (s)► (Total(s) of this page)				\$	\$
			Total(s) ➤ (Use only on last page)			<u> </u>	\$	\$
			(Doe only on last page)				(Report also on	(If applicable,

(Report also on (If applicable, Summary of Schedules.) report also on

Statistical Summary of Certain Liabilities and Related Data.)

### Case 14-45013 Doc 1 Filed 12/18/14 Entered 12/18/14 13:07:48 Desc Main Document Page 15 of 42

B6E (Official Form 6E) (04/13) In re Shawndora C. Chambers Debtor SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (04/13) - Cont.	
In re Shawndora C. Chambers  Debtor	_, Case No
Claims of certain farmers and fishermen, up to \$6,150* per fam	mer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	se, lease, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Unitaries, customs duties, and penalties owing to federal, state, and	
Claims based on commitments to the FDIC, RTC, Director of the	
Claims for Death or Personal Injury While Debtor Was In	atoxicated
drug, or another substance. 11 U.S.C. § 507(a)(10).	of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts are subject to adjustment on 4/01/16, and every three y adjustment.	vears thereafter with respect to cases commenced on or after the date of

0 continuation sheets attached

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B6E (0	Official Form 6E) (04/13) Cont.	
In re	Shawndora C. Chambers	. Case No.
	Debtor	(if known)
,	SCHEDULE E - CREDITORS I	IOLDING UNSECURED PRIORITY CLAIM (Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

	····	<del></del>			<b>,</b>		type of Friority i	VI CIMINIS DISCO	om i mis smeet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.			MINISTER 10 Above - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -						
Account No.				•••					
Account No.									
Sheet no. of communion sheets attach Creditors Holding Priority Claims	ed to Scl	acdule of	(To	S otals of	ubtotal this pa		\$	\$	·····
			Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)		- 1	\$			
			Totals> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)			i		\$	\$

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B 6F (O	official Form 6F) (12/07)	
In re	Shawndora C. Chambers	Case No.
	Debtor	(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CONTINGENT **MAILING ADDRESS** CODEBTOR **INCURRED AND** CLAIM DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 3241 04/2009 Cook County Circuit Court Arnold Scott Harris 145.00 111 W. Jackson Ste 400 Chicago, IL 60604 ACCOUNT NO. 3337 02/2010 Cook County Circuit Court Arnold Scott Harris 150.00 111 W. Jackson Ste 400 Chicago, IL 60604 ACCOUNT NO. 6262 **Checking Accounts** Chex Systems 3.000.00 7805 Hudson Ste 100 Saint Paul, MN 55125 ACCOUNT NO. 1580 09/2010 Medical **CMRE Financial** 658.00 3075 E. Imperial Hwy Brea, CA 92821 3.953.00 Subtotal> 2 continuation sheets attached Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B 6F (Official Form 6F) (12/07) - Cont.

In re	Shawndora C. Chambers	<b></b>	Case No.	
	Debtor			if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9331  Enhanced Recovery Co PO Box 57547  Jacksonville, FL 32241			03/2014 Sprint				824.00
ACCOUNT NO. 9329  Enhanced Recovery Co PO Box 57547 Jacksonville, FL 32241			03/2014 Comcast				110.00
ACCOUNT NO. 9177  Enhanced Recovery Co PO Box 57547  Jacksonville, FL 32241			02/2014 AT T				2,113.00
ACCOUNT NO. 8614  Enhanced Recovery Co PO Box 57547 Jacksonville, FL 32241			12/2013 AT T				1,415.00
ACCOUNT NO. 8971  Firstsource Advantage 1232 W. St Rd 2 La Porte, IN 46350			10/2013 NIPSCO				301.00
Sheet no. 1 of 2 continuation sh to Schedule of Creditors Holding Unsecure Nonpriority Claims	eets attac	ched	**************************************		Subto	otal <b>&gt;</b>	\$ 4,763.00
Total ➤  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						le F.) stical	S

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B 6F (Official Form 6F) (12/07) - Cont. In re Shawndora C. Chambers Case No.

Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(if known)

(Continuation Sheet)

	· · · · · · · · · · · · · · · · · · ·	·	¥				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6262			Unpaid Parking Tickets				
City of Chicago Dept of Finance Rm 700 121 N. La Salle Street Chicago, IL 60602							2,000.00
ACCOUNT NO.			**************************************				
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sh to Schedule of Creditors Holding Unsecured Nonpriority Claims	eets attac d	hed			Subto	otał⊁	1,000.00
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					ile F.) istical	\$ 10,716.00	

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B 6G (Official Form 6G) (12/07)	
In re Shawndora C. Chambers	Case No.
Debtor	(if known)
SCHEDULE G - EXECUTORY CON	TRACTS AND UNEXPIRED LEASES
Describe all executory contracts of any nature and all un interests. State nature of debtor's interest in contract, i.e., "lessee of a lease. Provide the names and complete mailing a a minor child is a party to one of the leases or contracts, stat or guardian, such as "A.B., a minor child, by John Doe, guar Fed. R. Bankr. P. 1007(m).	nexpired leases of real or personal property. Include any timeshal Purchaser," "Agent," etc. State whether debtor is the lessor or addresses of all other parties to each lease or contract described. It is the child's initials and the name and address of the child's parent rdian." Do not disclose the child's name. See, 11 U.S.C. §112 and
Check this box if debtor has no executory contracts or unexp	pired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B 6H (Official Form 6H) (12/07)	
In re Shawndora C. Chambers ,	Case No.
Debtor	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Fill ir	n this information to identif	y your case:				
_	Shawndora	C. Cha	ambers			
Debto	First Name	Middle Name	Last Name			
Debto	or 2 se, if filling) First Name	Middle Name				
	<b>.</b>		Last Name			
United	d States Bankruptcy Court for the	Northern District of Illin	ols			
Case (If know	number wn)				Check	if this is:
<u></u>		·	<del></del>		An	amended filing
						supplement showing post-petition
Offic	cial Form B 6I					apter 13 income as of the following date:
		***			MM	/DD/YYYY
SCI	hedule I: You	ur income				12/13
If you a	are separated and your spo te sheet to this form. On the	ou are married and not t use is not filing with you e top of any additional pa	illing jointly, and y I do not include it	/our s	pouse is living with	abtor 2), both are equally responsible for th you, include information about your spous spouse. If more space is needed, attach a (if known). Answer every question.
	in your employment ormation.		Debtor 1			Debtor 2 or non-filing spouse
atta info	ou have more than one job, ich a separate page with rmation about additional ployers.	Employment status	Employed Not employed	ved	n kanada kan	Employed Not employed
	ude part-time, seasonal, or employed work.		Sales	,		[ ] Not an played
	cupation may Include student omemaker, if it applies.	Occupation	***************************************		***************************************	
		Employer's name	Starbucks			
		Employer's address	17 E. Monr		treet	
			Number Street			Number Street
			Chicago, IL	606	03	
			City	Sta		City State ZIP Code
		How long employed the	ere? 3 Months	-		"Material region in the sport of the programme,
Part 2	Give Details About	Monthly Income		·		
Spou	ise uniess you are separated.	i e				write \$0 in the space. Include your non-filing
lf you belov	u or your non-filing spouse haw. If you need more space, at	ive more than one employe tach a separate sheet to th	er, combine the infi his form.	omati	on for all employers	s for that person on the lines
					For Debtor 1	For Debtor 2 or non-filing spouse
2. List ded	monthly gross wages, sala uctions). If not paid monthly,	ry, and commissions (be calculate what the monthly	efore all payroli wage would be.	2.	\$ <u>1.248.00</u>	\$
3. Esti	mate and list monthly over	time pay.		3.	+\$	+ \$
4. Calc	culate gross income. Add lin	ne 2 + line 3.		4.	\$_1,248.00	\$

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Debtor 1 Shawndora C. Chambers First Name Middle Name Last Name		Case number (# k	nown)	
		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$ 1,248.00	s single state of the state of	
5. List all payroll deductions;			* MATERIAL AND A STATE OF THE S	
5a. Tax, Medicare, and Social Security deductions	5a.	e 187.20	•	
5b. Mandatory contributions for retirement plans	оа. 5b.	\$ 107.20	\$	
5c. Voluntary contributions for retirement plans	5c.	***************************************	\$	
5d. Required repayments of retirement fund loans		\$	\$	
5e. Insurance	5d.	Φ	3	
5f. Domestic support obligations	5e. 5f.	Φ	\$	
5g. Union dues		Φ	\$	
•	5g.	<b>D</b>	\$	
5h. Other deductions. Specify:	5h.	+\$	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5	h. 6.	\$ <u>187.20</u>	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 1.060.80	\$	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	\$	
8b. Interest and dividends	8b.	s	s.	
<ol> <li>Family support payments that you, a non-filing spouse, or a depen- regularly receive</li> </ol>		Ψ	Ψ	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	\$	
8d. Unemployment compensation	8d.	\$	\$	
8e. Social Security	8e.	\$	\$	
8f. Other government assistance that you regularly receive				
Include cash assistance and the value (if known) of any non-cash assist that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: Link Card for Food		\$ 497.00	\$	
	_ 8f.			
8g. Pension or retirement income	8g.	\$	\$	
8h. Other monthly income. Specify:	_ 8h	+ \$	+\$	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$ <u>497.00</u>	\$	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ 1,557.80	+ \$=	\$ 1,557.80
11. State all other regular contributions to the expenses that you list in Scholnclude contributions from an unmarried partner, members of your household, other friends or relatives.	edule J. your de	pendents, your roon	nmates, and	<u> </u>
Do not include any amounts already included in lines 2-10 or amounts that are	e not ava	ilahla to nav avocas	cae lietad in Cahadula 1	
Specify:		nable to pay expens	ses risted in S <i>chedule J.</i> 11. <sup>†</sup>	<b>+</b> \$
12. Add the amount in the last column of line 10 to the amount in line 11. The	e result is	the combined mon	athly income.	
Write that amount on the Summary of Schedules and Statistical Summary of C	Certain L	iabilities and Relate	d Data, if it applies 12.	\$ 1.557.80 Combined
13. Do you expect an increase or decrease within the year after you file this	form?			monthly income
Yes. Explain:		· · · · · · · · · · · · · · · · · · ·		

Fill in this information to identify your case:			
Debtor 1 Shawndora C. Char	nbers		
First Name Middle Name Last N.  Debtor 2	ame Ch	eck if this is:	
(Spouse, if filing) First Name Middle Name Last N	ame	An amended filing	ing pool politica about 40
United States Bankruptcy Court for the: Northern District of Illinois		expenses as of the f	ing post-petition chapter 13 following date:
Case number (If known)		MM / DD / YYYY	-
			Debtor 2 because Debtor 2
Official Form B 6J		maintains a separate	e household
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people a information, if more space is needed, attach another sheet to this (if known). Answer every question.  Part 1: Describe Your Household	re filing together, both are e form. On the top of any add	qually responsible for litional pages, write y	r supplying correct our name and case number
1. Is this a joint case?			
No. Go to line 2. Yes. Does Debtor 2 live in a separate household?			
Yes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents?	Dependent's relationshi	o to Depend	dent's Does dependent live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information each dependent		age	with you?
Do not state the dependents'	Son	8	No ✓ Yes
names.	Son	3	No
	3011	3	Yes
			□ No
			Yes
			No
			Yes
			No
3. Do your expenses include expenses of people other than yourself and your dependents?			∐ <sup>Y</sup> es
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless y	ou are using this form as a	supplement in a Chap	ter 13 case to report
expenses as of a date after the bankruptcy is filed. If this is a supp	olemental Schedule J, check	the box at the top of	the form and fill in the
applicable date.			
Include expenses paid for with non-cash government assistance if of such assistance and have included it on Schedule I: Your Income		Vo	ur expenses
The rental or home ownership expenses for your residence, inc.	·		nayoranayoranayoranayoranayoranayoranayoranayoranayoranayoranayoranayoranayoranayoranayoranayoranayoranayorana
any rent for the ground or lot.	sode inst morgage payments	and \$	650.00
If not included in line 4:			
4a. Real estate taxes		4a. \$	
4b. Property, homeowner's, or renter's insurance		4b. \$	
4c. Home maintenance, repair, and upkeep expenses		4c. \$	**************************************
4d. Homeowner's association or condominium dues		4d. \$	

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C	rebtor 1 Strawmorta C. Chambers Case number First Name Middle Name Last Name Case number	of (if known)	***************************************	
			Your exp	enses
5	. Additional mortgage payments for your residence, such as home equity loans	5.	**************************************	ttörleik den tisseltt och schittilliske (Sheligh de Sproforminger och stensionella myskunglige
	Utilities:	<b>J.</b>		
	6a. Electricity, heat, natural gas		•	400.00
	6b. Water, sewer, garbage collection	6a.	\$	
	6c. Telephone, cell phone, Internet, satellite, and cable services	6b.		400.00
	6d. Other. Specify:	6c.		120.00
7.		6d.	_	407.00
8.		7.	\$	
9.		8.		
10.	Personal care products and services	9.	\$	
11,	Medical and dental expenses	10.	\$	
12.		11.	\$	
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$	300.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	
14.	Charitable contributions and religious donations	14.		
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	
	15b. Health insurance	15b.		
	15c. Vehicle insurance	15c.		
	15d. Other insurance. Specify:	15d.	_	
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	
	17b. Car payments for Vehicle 2	17b.	\$	
	17c. Other. Specify:	17c.		
	17d. Other, Specify:	17d.		
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.		
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.	\$	
20,	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inc	оте.		
	20a. Mortgages on other property	20a.	\$	
	20b. Real estate taxes	20b.		
	20c. Property, homeowner's, or renter's insurance	20c.		
	20d. Maintenance, repair, and upkeep expenses	20d.		
	20e. Homeowner's association or condominium dues	50	¢	

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Debtor 1	Shawndora	С		Chambers	Case number (if known)				
22. <b>Yo</b> i		Middle Name  ses. Add lines 4 th			2	1.	+\$ \$	1,917.00	_
23. <b>Calc</b> 23a. 23b. 23c.	Copy your month	ly net income.  Ir combined month  Ily expenses from I  Inthly expenses from I  In monthly net income	ine 22 above. m your monthly		23 23	ь.	\$\$ \$\$	1,557.80 1,917.00 -359.20	
For e	example, do you ex	spect to finish payir ncrease or decreas	ng for your car l	ses within the year at oan within the year or o modification to the terr	, , ,				

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DECLARATION	CONCERNING DEBTOR'S SCHEDULES
DECLARATION U	UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the my knowledge, information, and belief.	foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of
Date 13-18-2014	Signature: Marcha Chanles  Debtor
Date	Signature: (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE  I declare under penalty of perjury that: (1) I am a bankruptcy the debtor with a copy of this document and the notices and inf promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum	Properties as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided formation required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been in fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state th who signs this document.	ne name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
X Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who	o prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach addition	mal signed sheets conforming to the appropriate Official Form for each person.
10 C.B.C. y 150,	is of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
	Y OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
l, the [the propartnership ] of the read the foregoing summary and schedules, consisting of _20 knowledge, information, and belief.	resident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corpora	ition must indicate position or relationship to debtor ?
	Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: Shawndora	C. Chambers  Debtor	Case No.	(if known)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed, R. Bankr, P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of

the un	566. 11 0.3.C. § 101(2), (31)	).
	1. Income from employ	yment or operation of business
None	beginning of this calendar two years immediately prothe basis of a fiscal rather of the debtor's fiscal year.) under chapter 12 or chapte	income the debtor has received from employment, trade, or profession, or from operation of ading part-time activities either as an employee or in independent trade or business, from the year to the date this case was commenced. State also the gross amounts received during the eceding this calendar year. (A debtor that maintains, or has maintained, financial records of than a calendar year may report fiscal year income. Identify the beginning and ending date. If a joint petition is filed, state income for each spouse separately. (Married debtors filing at 13 must state income of both spouses whether or not a joint petition is filed, unless the a joint petition is not filed.)
	AMOUNT	SOURCE
	13728	Employed by Storbyota, 2012 \$44744, pour \$40,000

B7 (	Official	Form	7) (	(04/13)	)
------	----------	------	------	---------	---

2

<b>!</b>	Income other	than from	employmen	t or o	peration	of business
----------	--------------	-----------	-----------	--------	----------	-------------

	None	
I	1	

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225°. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS AMOUNT STILL OWING

Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3



c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one** year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY 4

#### 7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

BY INSURANCE, GIVE PARTICULARS

5

#### 9. Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF

TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

within <b>one year</b> immediate chapter 13 must include box	ly preceding the commencement of tes or depositories of either or both	f this case. (Married	debtors filing under chapter 12 or
NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURBENDER, IF ANY
13. Setoffs			
the commencement of this c	ase. (Married debtors filing under	chapter 12 or chapte	r 13 must include information
NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF		AMOUNT OF SETOFF
14. Property held for anot	her person		
List all property owned by a	nother person that the debtor holds	or controls.	
NAME AND ADDRESS OF OWNER			LOCATION OF PROPERTY
15. Prior address of debtor		1941 · · · · · · · · · · · · · · · · · · ·	
which the debtor occupied du	ring that period and vacated prior	the commencement of the commencement	of this case, list all premises at of this case. If a joint petition is
ADDRESS	NAME USED		DATES OF OCCUPANCY
	Same		11/2011 to 05/2014
	NAME AND ADDRESS OF CREDITOR  14. Property held for anot List all property owned by an NAME AND ADDRESS OF CREDITOR  15. Prior address of debtor of debtor has moved within the which the debtor occupied dufiled, report also any separate of the special property of the special property owned by an NAME AND ADDRESS OF OWNER	within one year immediately preceding the commencement of chapter 13 must include boxes or depositories of either or both the spouses are separated and a joint petition is not filed.)  NAME AND ADDRESS NAMES AND ADDRESSES OF BANK OR OF THOSE WITH ACCESS OTHER DEPOSITORY TO BOX OR DEPOSITORY  13. Setoffs  List all setoffs made by any creditor, including a bank, against the commencement of this case. (Married debtors filing under concerning either or both spouses whether or not a joint petition petition is not filed.)  NAME AND ADDRESS DATE OF SETOFF  14. Property held for another person  List all property owned by another person that the debtor holds  NAME AND ADDRESS OF OWNER VALUE OF PROI  15. Prior address of debtor  16 debtor has moved within three years immediately preceding which the debtor occupied during that period and vacated prior filed, report also any separate address of either spouse.  ADDRESS NAME USED  S. Ashland Ave Same	NAME AND ADDRESS OF THOSE WITH ACCESS OF TO BOX OR DEPOSITORY  13. Setoffs  List all setoffs made by any creditor, including a bank, against a debt or deposit of the commencement of this case. (Married debtors filing under chapter 12 or chapter concerning either or both spouses whether or not a joint petition is filed, unless the petition is not filed.)  NAME AND ADDRESS OF CREDITOR  14. Property held for another person  List all property owned by another person that the debtor holds or controls.  NAME AND ADDRESS OF OWNER  DESCRIPTION AND VALUE OF PROPERTY  15. Prior address of debtor  If debtor has moved within three years immediately preceding the commencement which the debtor occupied during that period and vacated prior to the commencement filed, report also any separate address of either spouse.  ADDRESS NAME USED  S. Ashland Ave  Same

7

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

OF GOVERNMENTAL UNIT

NOTICE

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

**DOCKET NUMBER** 

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

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other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

9

B7 (Official Form 7) (04/13) c. List all firms or individuals who at the time of the commencement of this case were in possession of the 4 books of account and records of the debtor. If any of the books of account and records are not available, explain. NAME ADDRESS d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case. 6 NAME AND ADDRESS DATE ISSUED 20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis) b. List the name and address of the person having possession of the records of each of the inventories reported 1 in a., above. DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS 21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who V directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the

TITLE

NATURE AND PERCENTAGE

OF STOCK OWNERSHIP

corporation.

NAME AND ADDRESS

### 22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

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I dec	clare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs any attachments thereto and that they are true and correct,
Date	e 13-18-2014 Signature of Debtor Show on along Ch
Date	Signature of Joint Debtor (if any)
[If con	mpleted on behalf of a partnership or corporation]
l decla thereto	are under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments of and that they are true and correct to the best of my knowledge, information and belief.
Date	Signature
	Print Name and Title
	[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]
	continuation sheets attached
Pe	enalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
I declare under p compensation and 3 342(b); and, (3) if i	ARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) benalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from red by that section.
Printed or Typed	Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy pe responsible person,	etition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, or partner who signs this document.
Address	
Signature of Banks	ruptcy Petition Preparer Date
Names and Social-Sonot an individual:	security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is
	Son prepared this document attach additional signed chaete conforming a stress of the conforming at th
Printed or Typed  If the bankruptcy per responsible person,  Address  Signature of Bankruptcy and an individual:  If more than one person and social-Signature of bankruptcy person an individual:	Name and Title, if any, of Bankruptcy Petition Preparer  Social-Security No. (Required by 11 U.S.C. § 110.)  Name and Title, if any of Bankruptcy Petition Preparer  Social-Security No. (Required by 11 U.S.C. § 110.)  etition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, or partner who signs this document.

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B 201B (Form 201B) (12/09)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Case No.
Chapter 7
CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
ney] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the
360-54-4150
Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or
partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
on of the Debtor
read the attached notice, as required by § 342(b) of the Bankruptcy
Shawnday Chambers 12-16 Signature of Debtor Date
X
sumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.